



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant	:	Michael A. Wilkman)	Group Art Unit 2162		
App. No.	:	09/909,194)	DECENTED:		
Filed	:	July 19, 2001)	RECEIVED		
For	:	UNIVERSAL TRANSACTION MANAGER AGENT, SYSTEMS AND METHODS)	Technology Center 2100		
Examiner	:	Unknown				

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents Washington, D.C. 20231

Dear Sir:

Enclosed is form PTO-1449 listing references that are also enclosed. This Information Disclosure Statement is being filed before the receipt of a first Office Action on the merits, and presumably no fee is required in accordance with 37 C.F.R. § 1.97(b)(3). If a first Office Action on the merits was mailed before the mailing date of this Statement, the Commissioner is authorized to charge the fee set forth in 37 C.F.R. § 1.17(p) to Deposit Account No. 11-1410.

Respectfully submitted,

KNOBBE, MARTENS, OLSON & BEAR, LLP

Dated: <u>November</u> 26, 200)

Registration No. 35,556

Attorney of Record

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(949) 760-0404

Case Docket No. HOLCORP:005A Date: November 27, 2001

I hereby certify that this correspondence and all

marked attachments are being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner

November 27, 2001

(Date)

for Patents, Washington, D.C. 20231, on

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s)

Michael A. Wilkman

Appl. No.

09/909,194

Filed

July 19, 2001

For

UNIVERSAL

TRANSACTION MANAGER AGENT, SYSTEMS AND

METHODS

Examiner

Unknown

Group Art Unit:

2162

TRANSMITTAL LETTER

JAN 1 4 2002 Technology Center 2160

WASHINGTON, D.C. 20231 ATTENTION: APPLICATION BRANCH

ASSISTANT COMMISSIONER FOR PATENTS

Dear Sir:

Enclosed for filing in the above-identified application are:

- (X) An Information Disclosure Statement.
- (X) A PTO Form 1449 with One (1) reference.
- The Commissioner is hereby authorized to charge any additional fees which may be required, or (X) credit any overpayment, to Account No. 11-1410.

(X) Return prepaid postcard.

Registration No. 35,556

Attorney of Record

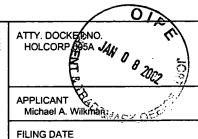
H:\DOCS\ACC\ACC-2868.DOC 112101

FORM PTO-1449

U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(USE SEVERAL SHEETS IF NECESSARY)



APPLICATION NO.

JAM 1 4 711112

Technology Center 2100

U.S. PATENT DOCUMENTS							
EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE (IF APPROPRIATE)
		5724424	03/03/1998	Gifford			

July 19, 2001

FOREIGN PATENT DOCUMENTS								
EXAMINER	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION		
INITIAL						YES	NO	

EXAMINER INITIAL	OTHER DOCUMENTS (INCLUDING AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.)

H:\DOCS\ACC\ACC-2865.DOC\112101

EXAMINER

DATE CONSIDERED

*EXAMINER: INITIAL IF CITATION CONSIDERED, WHETHER OR NOT CITATION IS IN CONFORMANCE WITH MPEP 609; DRAW LINE THROUGH CITATION IF NOT IN CONFORMANCE AND NOT CONSIDERED, INCLUDE COPY OF THIS FORM WITH NEXT COMMUNICATION TO APPLICANT.